

Teladoc Health is committed to embracing the diversity of our workforce by offering benefits programs that support you and your family's needs. We continually evaluate our benefit offerings to ensure we're providing options to help support your total wellbeing.

### Who is Eligible and When Are Benefits Effective?

Employees who are regularly scheduled to work 30 hours or more per week are eligible for most benefits on the first day of the month following date of hire.

## Company Paid Benefits

**Teladoc Health Services:** As a Teladoc Health employee you will have access to the full suite of Teladoc Health services for you and your eligible dependents on your first day of employment regardless of whether you choose to participate in our medical plan. For most Teladoc Services, eligible dependents are defined as spouse, children, domestic partner, and children of your domestic partner.

- Primary Care
- 24/7 Care
- Mental Health
- Condition Management
- Specialists & Expert Medical Opinion
- Wellness Care

**BetterHelp** provides individual or couples counseling. Text, talk, or video chat with a licensed, professional therapist, anytime, anywhere. Available to you and a spouse or domestic partner at no cost. Teen Counseling is also available for dependents ages 13-19.

**BetterSleep** is an app that helps you unwind and fall asleep easily by giving you free reign to a mix of soothing sounds, meditations and shelves of bedtime stories. Teladoc Health employees enjoy free premium access.

**Disability Insurance (The Hartford):** Meeting your basic living expenses can be a real challenge if you

become disabled. Disability insurance provides protection for your most valuable asset – your ability to earn an income. Teladoc Health provides short-term and long-term disability coverage for employees at no cost.

**Life and AD&D Insurance (The Hartford):** Life insurance provides financial security for the people who depend on you. Teladoc Health pays for all employees to have a basic life and AD&D benefit. Employees have the option to purchase additional life coverage for themselves and their eligible dependents through Teladoc Health's Voluntary Life program.

**Employee Assistance Program (ComPsych):** Teladoc Health's EAP offers counseling and referrals to help you through stressful times. This program includes up to three free face-to-face emotional or work-life counseling sessions per occurrence per year for you and your family members.

**Peace at Home Parenting Solutions** offers parenting resources such as video solution libraries, live interactive classes and community support.

**HomeThrive Caregiver Support:** Free access to a dedicated care coach and online resources to help you support you and your loved ones including aging parents, grandparents, relatives or children with special needs.

## Employee Elected Benefits *(employee contributions apply)*

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### Medical & Prescription Benefits (Aetna):

Teladoc Health offers two medical plan options.

- **PPO Plan:** An annual deductible applies first to some medical services such as ER or hospital services. Once the annual deductible has been met, there is a 20% coinsurance that will apply. Other services, such as a doctor's visit, will incur a copay. The deductible, coinsurance and copays will go towards the out-of-pocket maximum.
- **HDHP (High Deductible):** Once the deductible is met, there will be a coinsurance applied to medical services and copays applied to all prescriptions until you meet the annual out-of-pocket maximum. **Note:** because Teladoc Health services are provided at no cost, our medical plans are not HSA compatible per IRS rules.

### Other Programs included with Aetna Medical:

- **Chronic Medication Prescription Program:** Preventive chronic medications and diabetic supplies included on Aetna's current Chronic Medicine List will be available to employees enrolled on either medical plan at no cost under the pharmacy benefit.
- **Fertility Benefits:** Fertility coverage is offered through our Aetna Medical plans based on number of cycles. Both medical plans provide Six (6) cycle lifetime maximum for artificial insemination and ovulation induction and three (3) cycle lifetime maximum for Advanced Reproductive Technology (ART) including in vitro fertilization (IVF) and frozen embryo transfer (FET). Employees and their partners also have 24/7 access to Maven's digital health platform and providers for family building and fertility resources.

### Supplemental Health Plans (Aetna)

Supplemental Health Plans pay benefits directly to employees, providing extra cash when needed most. These plans can help fill in the gaps, making them a great companion to a major medical plan.

**Please Note:** These plans are a supplement to health insurance and not a substitute for major medical insurance coverage.

Starting January 1, 2024, Teladoc Health will offer the following supplemental plans – elect employee only coverage or include dependents:

- **Accident** – help for a long list of covered minor and more serious injuries.
- **Group Specified Disease** – for diagnoses of a covered serious illness or condition like heart attack, stroke or cancer.
- **Hospital Indemnity** – for covered hospital admissions and daily stays, even when delivering a baby.

**Dental Benefits (Delta Dental):** Teladoc Health offers two dental plan options.

- **Dental Only Plan:** Includes dental work and cleanings.
- **Dental + Orthodontia Plan:** Includes dental work, cleanings and orthodontia for employees and eligible dependents.

**Vision Benefits (VSP):** Teladoc Health offers two vision plan options.

- **Core Plan:** Includes eye exams, frames and contact lenses.
- **Buy-Up Plan:** Include the same benefits as the core plan with the added benefit option of a 2<sup>nd</sup> pair of lenses or contacts.

## Other Employee Benefit Programs

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**Parental Leave** provides supplemental pay for eligible birthing parents and paid time off for both parents following the birth or adoption of a child. Employees are eligible for Parental Leave after 6 consecutive months of employment and must be a full-time employee. **Birthing Parents** are eligible for 6-8 weeks of Recovery from Childbirth Leave + 12 weeks of Bonding Leave. **Non-Birthing Parents** are eligible for 12 weeks of Bonding Leave.

**TelaFit Wellness Reimbursement (Forma).** TelaFit offers employees \$25 per month towards certain eligible fitness, wellness, home office ergonomics and caregiving expenses.

**Perks & Discounts (Plum Benefits).** Access exclusive savings on movie tickets, theme parks, hotels, tours, Broadway and Vegas shows and more. New discounts for home & auto, pet insurance and legal services being added in 2024.